

**SANTA CLARA VALLEY BANK NA**

	CPP Disbursement Date 02/13/2009	Cert 34806	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$126	\$137	8.6%		
Loans	\$75	\$69	-8.1%		
Construction & development	\$1	\$0	-84.1%		
Closed-end 1-4 family residential	\$5	\$5	0.0%		
Home equity	\$4	\$3	-28.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-57.5%		
Commercial & Industrial	\$12	\$9	-24.1%		
Commercial real estate	\$42	\$39	-5.4%		
Unused commitments	\$7	\$4	-41.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$21	248.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$27	-15.3%		
Cash & balances due	\$11	\$16	42.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$112	\$122	9.1%		
Deposits	\$105	\$115	9.4%		
Total other borrowings	\$7	\$7	0.0%		
FHLB advances	\$7	\$7	0.0%		
Equity					
Equity capital at quarter end	\$14	\$15	4.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.9%	10.7%	--		
Tier 1 risk based capital ratio	18.0%	20.0%	--		
Total risk based capital ratio	19.3%	21.3%	--		
Return on equity <sup>1</sup>	1.3%	0.6%	--		
Return on assets <sup>1</sup>	0.1%	0.1%	--		
Net interest margin <sup>1</sup>	4.2%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	49.4%	105.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	9.0%	2.2%	0.0%	0.0%	--
Home equity	3.0%	4.1%	2.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	16.2%	2.4%	1.6%	0.3%	--
Commercial real estate	3.2%	2.3%	0.2%	0.0%	--
Total loans	5.2%	1.9%	0.5%	0.0%	--